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L7: Entry 1 of 1

File: PGPB

Nov 15, 2001

DOCUMENT-IDENTIFIER: US 20010041993 A1

TITLE: Automated claim processing and attorney referral and selection

Abstract Paragraph (1):

A computer-based method and system for managing insurance claims enables a claimant (with or without an attorney) and an insurance carrier to initiate, document, value, and negotiate an insurance claim in a timely manner while minimizing expense associated therewith. The claimant accesses the system over a network and is guided systematically from claim initiation to claim resolution. The claimant is provided with information on the credibility of the insurance claim and easy to use tools to help determine the value of the insurance claim. Additionally, the claimant is provided with an option to "auction" the insurance claim to an attorney in the event negotiations between the claimant and the insurance carrier do not lead to a settlement.

Detail Description Paragraph (2):

[0025] The invention generally relates to a computer-based method and system for managing insurance claims. According to one embodiment of the invention, a claimant (alone or with an attorney) and an insurance carrier can initiate, document, value, and negotiate the resolution of an insurance claim in a timely manner while minimizing the expense(s) associated therewith and while also generally minimizing the involvement of lawyers. The claimant accesses the system via a communication network and is guided systematically from claim initiation to claim resolution. In one embodiment, the invention provides the claimant with information on the credibility of the insurance claim and easy to use tools to help determine the value of the insurance claim. Knowledge of the claims credibility and value allows the claimant to negotiate directly and more effectively with the insurance carrier(s). Additionally, the claimant is provided with an option to "auction" the insurance claim to an attorney for legal assistance in the event negotiations between the claimant and the insurance carrier do not lead to a settlement. The present invention also allows insurance carriers to review claims data instantly and at a reduced cost and improved efficiency when compared to present methods and systems.

Detail Description Paragraph (23):

[0046] An attorney that wishes to "bid" on unresolved insurance claims must be registered on the legal server 102. The attorney, using the attorney computer 118, establishes communication with the legal server 102 via the communication network 116 using the network browser. Once the attorney establishes communication with the legal server 102, the login module 312 presents the attorney with a login display. If the attorney has previously registered, the attorney can log onto the legal server 102 and participate in the claim auctioning process. If the attorney has not previously registered, the attorney registration module 310 prompts the attorney for registration information, confirms the attorney's identity, and approves the attorney's registration. Thereafter, the attorney is able to log onto the legal server 102 and participate in the claim auctioning process described below.

Detail Description Paragraph (25):

[0048] After the claim abstract has been received and stored or newly created and stored, the claimant next reviews the claim abstract (step 704) and decides either to submit the claim abstract to a claim auction (step 706) or to edit the abstract (using the abstract creation/editing module 314) and then submit the abstract to the claim auction using the abstract receiving, storage, and submission module 302 (step 708). After the claim abstract has been submitted to the claim auction, the attorney-matching module 316 reviews the abstract and compiles a list of attorneys that could potentially handle the claim (step 710). The attorney-matching module 316 selects attorneys who are

both registered to practice in the state in which the accident occurred and who are located in the county in which the accident occurred. The attorney e-mail module 318 then notifies each attorney on the list via e-mail that there is an unresolved insurance claim available for auction (step 712). Attorneys that are interested in the unresolved claim can review the claim abstract (step 714). After reviewing the claim abstract, interested attorneys can submit bids to handle the claim (step 716) or decline to submit a bid (step 718). As bids for a particular unresolved claim are submitted by interested attorneys, the bid-receiving and storage module 304 receives the bids and maintains a bid history and notifies the client that bids for the claim have been received and available for examination (step 720). A typical bid for an unresolved claim includes a copy of the bidding attorney's resume and the amount of the attorney's fee to handle the claim. Bids for the particular unresolved claim can be submitted by interested attorneys for a time period that is determined by the claimant. After the deadline for submitting bids has passed, the claimant reviews the submitted bids and selects an attorney to handle the claim (step 722). After the claimant has selected an attorney, the bid conflict check module 306 reviews the claim file and the attorney profile to determine if there is any reason why the selected attorney cannot handle the client's claim (step 724). If there is a conflict, the claimant is notified and instructed to select another attorney from the bid list. If there is no conflict, the bid notification module 308 notifies the winning attorney and the claimant and discloses both parties' identities (step 726). Losing attorneys are notified that the particular unresolved claim has been won and that the claim is now closed (step 728). The winning attorney and the claimant are then free to contact each other.

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Search Results - Record(s) 1 through 6 of 6 returned.

 1. Document ID: US 20020198735 A1

L5: Entry 1 of 6

File: PGPB

Dec 26, 2002

PGPUB-DOCUMENT-NUMBER: 20020198735

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020198735 A1

TITLE: Marketing device and method of use for waiving time limitations on contracts

[Full](#) [Title](#) [Citation](#) [Front](#) [Review](#) [Classification](#) [Date](#) [Reference](#) [Sequences](#) [Attachments](#) [Claims](#) [KMC](#) [Drawn Desc](#) [Image](#) 2. Document ID: US 20020035528 A1

L5: Entry 2 of 6

File: PGPB

Mar 21, 2002

PGPUB-DOCUMENT-NUMBER: 20020035528

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020035528 A1

TITLE: Online method and system for fulfilling needs resulting from property and other similar losses

[Full](#) [Title](#) [Citation](#) [Front](#) [Review](#) [Classification](#) [Date](#) [Reference](#) [Sequences](#) [Attachments](#) [Claims](#) [KMC](#) [Drawn Desc](#) [Image](#) 3. Document ID: US 20020023006 A1

L5: Entry 3 of 6

File: PGPB

Feb 21, 2002

PGPUB-DOCUMENT-NUMBER: 20020023006

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020023006 A1

TITLE: System and method of electronic commerce

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L5: Entry 4 of 6

File: PGPB

Jan 24, 2002

PGPUB-DOCUMENT-NUMBER: 20020010591

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020010591 A1

TITLE: Automated complaint resolution system

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5. Document ID: US 20010044729 A1

L5: Entry 5 of 6

File: PGPB

Nov 22, 2001

PGPUB-DOCUMENT-NUMBER: 20010044729

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20010044729 A1

TITLE: Automated complaint management system

[Full](#) [Title](#) [Citation](#) [Front](#) [Review](#) [Classification](#) [Date](#) [Reference](#) [Sequences](#) [Attachments](#)[KWD](#) [Draw Desc](#) [Image](#) 6. Document ID: US 6208973 B1

L5: Entry 6 of 6

File: USPT

Mar 27, 2001

US-PAT-NO: 6208973

DOCUMENT-IDENTIFIER: US 6208973 B1

TITLE: Point of service third party financial management vehicle for the healthcare industry

[Full](#) [Title](#) [Citation](#) [Front](#) [Review](#) [Classification](#) [Date](#) [Reference](#) [Sequences](#) [Attachments](#)[KWD](#) [Draw Desc](#) [Image](#)[Generate Collection](#)[Print](#)

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			result set
<u>L8</u>	L5 and identify\$3	6	<u>L8</u>
<u>L7</u>	l2 and (insurance or assurance or premium) same claim\$3 same (unresolv\$6 or unsolv\$6)	1	<u>L7</u>
<u>L6</u>	L5 and (unresolv\$6 or unsolv\$6)	0	<u>L6</u>
<u>L5</u>	L4	6	<u>L5</u>
<u>L4</u>	L2 and (complaint or complain\$3 or disput\$3) same (insurance or assurance or premium) same claim\$6	6	<u>L4</u>
<u>L3</u>	L2 and (complaint or complain\$3 or disput\$3) same (insurance or assurance or premium) same claim\$3 same (unresolv\$6 or unsolv\$6)	0	<u>L3</u>
<u>L2</u>	(network\$6 or database or internet or online or on-line) same(transact\$3 or bid\$6 or auction\$6)	27607	<u>L2</u>
<u>L1</u>	(network\$6 or database) same (transact\$3 or bid\$6 or auction\$6) same (complaint or disput\$3) same (insurance or assurance or premium) same claim\$3	0	<u>L1</u>

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